



Individual Retirement Account Statement
January 1, 2003 - March 31, 2003

Page 1 of 2

008113 0619671 0001 0016757 0008379 0422
 STANLEY T. MILLER
 800 SOUTH OCEAN BLVD. SUITE L4
 BOCA RATON FL 33432



Participant Name: STANLEY T. MILLER
Retirement Account Number: 031038030438

ACCOUNT SUMMARY

REPORTED ACCOUNT VALUE

<u>Current Period</u>	
Brokerage Accounts	\$5,950,476.47
*Cash	\$0.00
Total Account Value	\$5,950,476.47
<u>Prior Period</u>	
Total Account Value	\$5,870,237.06

CONTRIBUTION AND DISTRIBUTION SUMMARY

<u>Rollovers</u>	
Current Tax Year	\$0.00
<u>Contributions</u>	
Current Tax Year (2003)	\$0.00
Prior Tax Year (2002)	\$0.00
<u>Employer Contributions</u>	
Received Current Year	\$0.00
<u>Roth Conversions</u>	
Current Tax Year	\$0.00
<u>Distributions</u>	
**Current Tax Year	\$50,000.00

*Only cash on deposit with the Trustee is FDIC Insured. No other investments are FDIC insured through the Trustee.

** May include distributions that do not apply toward your required minimum distribution.

IMPORTANT ACCOUNT INFORMATION

Please be sure to review the reverse side of this statement for more important account information and retain this statement for your records. Report any discrepancies to us immediately.



031038030438
Page 2 of 2

ACCOUNT INVESTMENTS

Investment Products: Not FDIC Insured No Bank Guarantee May Lose Value

BROKERAGE ACCOUNTS

<u>Description/Account Number</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
BERNARD L MADOFF BRKG ACCT VALUE ZR284	5,820,225.14	5,950,476.47
Total Value of Brokerage Accounts		\$5,950,476.47
TOTAL ACCOUNT VALUE		\$5,950,476.47

ACCOUNT TRANSACTIONS

<u>Transaction Date</u>	<u>Transaction</u>	<u>Transaction Description</u>	<u>Transaction Shares</u>	<u>Transaction Amount</u>
01/02/2003	WIRE FEE	POST TO SUSPENSE ACCOUNT: 010000115156.1 ¢F		-7.50
01/02/2003	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2003		-50,000.00
01/31/2003	INTEREST			0.41
02/18/2003	FEE COLLECTION			-4.83



Individual Retirement Account Statement
April 1, 2003 - June 30, 2003

Page 1 of 2

008113 0688265 0002 0020435 0009433 0722
 STANLEY T. MILLER
 800 SOUTH OCEAN BLVD. SUITE L4
 BOCA RATON FL 33432



Participant Name: STANLEY T. MILLER
Retirement Account Number: 031038030438

ACCOUNT SUMMARY

REPORTED ACCOUNT VALUE

<u>Current Period</u>	
Brokerage Accounts	\$6,121,280.65
*Cash	\$0.00
Total Account Value	\$6,121,280.65
<u>Prior Period</u>	
Total Account Value	\$5,950,476.47

CONTRIBUTION AND DISTRIBUTION SUMMARY

<u>Rollovers</u>	
Current Tax Year	\$0.00
<u>Contributions</u>	
Current Tax Year (2003)	\$0.00
Prior Tax Year (2002)	\$0.00
<u>Employer Contributions</u>	
Received Current Year	\$0.00
<u>Roth Conversions</u>	
Current Tax Year	\$0.00
<u>Distributions</u>	
**Current Tax Year	\$50,000.00

*Only cash on deposit with the Trustee is FDIC Insured. No other investments are FDIC insured through the Trustee.

** May include distributions that do not apply toward your required minimum distribution.

IMPORTANT ACCOUNT INFORMATION

Please be sure to review the reverse side of this statement for more important account information and retain this statement for your records. Report any discrepancies to us immediately.



031038030438
Page 2 of 2

ACCOUNT INVESTMENTS

Investment Products: Not FDIC Insured No Bank Guarantee May Lose Value

BROKERAGE ACCOUNTS

<u>Description/Account Number</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
BERNARD L MADOFF BRKG ACCT VALUE ZR284	5,950,476.47	6,121,280.65
Total Value of Brokerage Accounts		\$6,121,280.65
TOTAL ACCOUNT VALUE		\$6,121,280.65



Individual Retirement Account Fee Invoice

Page 1 of 1

FEE INVOICE FOR PERIOD 08/01/2003-07/31/2004--RETIREMENT ACCOUNT NUMBER: 031038030438

SIMPLE ADMINISTRATION FEE	\$58.00
Prior Fees Due	\$5.17
TOTAL FEES DUE	\$63.17

IMPORTANT ACCOUNT INFORMATION

Fees are automatically deducted from your Peak Money Market balance immediately after the assessment, if available. If there is insufficient cash in your account, please remit payment upon receipt of this invoice. Your account will be subject to a \$10 collection charge if fees remain unpaid 45 days from the invoice date.

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS

Please Return This Portion With Your Check Made Payable To: Retirement Accounts, Inc.

Invoice Date: 08/20/2003

Retirement Account Number: 031038030438

Total Fees Due: \$63.17

008113 0713143 0002 0002439 0002439 0821
STANLEY T. MILLER
800 SOUTH OCEAN BLVD. SUITE L4
BOCA RATON FL 33432

031038030438100000000063173



008113 0713143 0002 0002439 0002439 0821
STANLEY T. MILLER
800 SOUTH OCEAN BLVD. SUITE L4
BOCA RATON FL 33432



Individual Retirement Account Statement
July 1, 2003 - September 30, 2003

Page 1 of 3

008113 0754713 0002 0024491 0011289 1022
 STANLEY T. MILLER
 800 SOUTH OCEAN BLVD. SUITE L4
 BOCA RATON FL 33432



Participant Name: STANLEY T. MILLER
Retirement Account Number: 031038030438

ACCOUNT SUMMARY

REPORTED ACCOUNT VALUE

<u>Current Period</u>	
Brokerage Accounts	\$6,223,095.04
*Cash	\$50,007.48
Total Account Value	\$6,273,102.52
<u>Prior Period</u>	
Total Account Value	\$6,121,280.65

CONTRIBUTION AND DISTRIBUTION SUMMARY

<u>Rollovers</u>	
Current Tax Year	\$0.00
<u>Contributions</u>	
Current Tax Year (2003)	\$0.00
Prior Tax Year (2002)	\$0.00
<u>Employer Contributions</u>	
Received Current Year	\$0.00
<u>Roth Conversions</u>	
Current Tax Year	\$0.00
<u>Distributions</u>	
**Current Tax Year	\$100,000.00

*Only cash on deposit with the Trustee is FDIC Insured. No other investments are FDIC insured through the Trustee.

** May include distributions that do not apply toward your required minimum distribution.

IMPORTANT ACCOUNT INFORMATION

Please be sure to review the reverse side of this statement for more important account information and retain this statement for your records. Report any discrepancies to us immediately.

031038030438
Page 2 of 3

ACCOUNT INVESTMENTS

Investment Products: • Not FDIC Insured • No Bank Guarantee • May Lose Value

BROKERAGE ACCOUNTS

<u>Description/Account Number</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
BERNARD L MADOFF BRKG ACCT VALUE ZR284	6,121,280.65	6,223,095.04

Total Value of Brokerage Accounts \$6,223,095.04

CASH

<u>Description</u>	<u>Annual Percentage Yield Earned</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
PEAK MONEY MARKET	0.25	0.00	50,007.48

Total Value of Cash \$50,007.48

TOTAL ACCOUNT VALUE \$6,273,102.52

ACCOUNT TRANSACTIONS

<u>Transaction Date</u>	<u>Transaction</u>	<u>Transaction Description</u>	<u>Transaction Shares</u>	<u>Transaction Amount</u>
08/20/2003	CASH ADJUSTMENT INCREASE	BERNARD L MADOFF CK 146781		50,000.00
08/20/2003	FEE COLLECTION			-5.17
08/20/2003	FEE COLLECTION			-58.00
08/29/2003	INTEREST			3.40
09/03/2003	CASH ADJUSTMENT INCREASE	BERNARD L MADOFF		63.17
09/03/2003	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2003		-50,000.00

 **RETIREMENT**
ACCOUNTS, INC.

031038030438
Page 3 of 3

<u>Transaction Date</u>	<u>Transaction</u>	<u>Transaction Description</u>	<u>Transaction Shares</u>	<u>Transaction Amount</u>
09/18/2003	CASH ADJUSTMENT INCREASE	BERNARD L MADOFF CK#147320		50,000.00
09/30/2003	INTEREST			4.08





Individual Retirement Account Statement
October 1, 2003 - December 31, 2003

Page 1 of 3

008113 0825780 0005 0038500 0017343 0121
STANLEY T. MILLER
800 SOUTH OCEAN BLVD. SUITE L4
BOCA RATON FL 33432



Participant Name: STANLEY T. MILLER
Retirement Account Number: 031038030438

ACCOUNT SUMMARY

REPORTED ACCOUNT VALUE

<u>Current Period</u>	
Brokerage Accounts	\$6,163,835.92
*Cash	\$50,002.68
Total Account Value	\$6,213,838.60
<u>Prior Period</u>	
Total Account Value	\$6,273,102.52

CONTRIBUTION AND DISTRIBUTION SUMMARY

<u>Rollovers</u>	
Current Tax Year	\$0.00
<u>Contributions</u>	
Current Tax Year (2003)	\$0.00
Prior Tax Year (2002)	\$0.00
<u>Employer Contributions</u>	
Received Current Year	\$0.00
<u>Roth Conversions</u>	
Current Tax Year	\$0.00
<u>Distributions</u>	
**Current Tax Year	\$250,000.00

*Only cash on deposit with the Trustee is FDIC insured. No other investments are FDIC insured through the Trustee.

** May include distributions that do not apply toward your required minimum distribution.

IMPORTANT ACCOUNT INFORMATION

Please be sure to review the reverse side of this statement for more important account information and retain this statement for your records. Report any discrepancies to us immediately.

As required by law, the fair market value reported on this statement will be furnished to the Internal Revenue Service on IRS Form 5498.

Our records indicate that you are age 70 1/2 or older or that you will attain age 70 1/2 in 2004. According to IRS regulations, you are subject to required minimum distributions unless special exceptions apply. Please refer to the article in the January edition of RAI Client News for more information.

031038030438
Page 2 of 3

ACCOUNT INVESTMENTS

Investment Products: • Not FDIC Insured • No Bank Guarantee • May Lose Value

BROKERAGE ACCOUNTS

<u>Description/Account Number</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
BERNARD L MADOFF BRKG ACCT VALUE ZR284	6,223,095.04	6,163,835.92

Total Value of Brokerage Accounts \$6,163,835.92

CASH

<u>Description</u>	<u>Annual Percentage Yield Earned</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
PEAK MONEY MARKET	0.25	50,007.48	50,002.68

Total Value of Cash	\$50,002.68
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TOTAL ACCOUNT VALUE	\$6,213,838.60
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ACCOUNT TRANSACTIONS

<u>Transaction Date</u>	<u>Transaction</u>	<u>Transaction Description</u>	<u>Transaction Shares</u>	<u>Transaction Amount</u>
10/01/2003	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2003		-50,000.00
10/20/2003	CASH ADJUSTMENT INCREASE			50,000.00
10/31/2003	INTEREST			3.40
11/03/2003	WIRE FEE	POST TO SUSPENSE ACCOUNT: 010000115156.1 ¢F		-7.50
11/03/2003	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2003		-50,000.00
11/17/2003	CASH ADJUSTMENT INCREASE	BERNARD L MADOFF CK 149082		50,000.00
11/28/2003	INTEREST			4.76



031038030438
Page 3 of 3

<u>Transaction Date</u>	<u>Transaction</u>	<u>Transaction Description</u>	<u>Transaction Shares</u>	<u>Transaction Amount</u>
12/01/2003	WIRE FEE	POST TO SUSPENSE ACCOUNT: 010000115156.1 ¢F¢		-7.50
12/01/2003	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2003		-50,000.00
12/23/2003	CASH ADJUSTMENT INCREASE			50,000.00
12/31/2003	INTEREST			2.04





Individual Retirement Account Statement
January 1, 2004 - March 31, 2004

Page 1 of 3

008113 0887912 0001 0021535 0010263 0421
STANLEY T. MILLER
333 SUNSET AVENUE APT 605
PALM BEACH FL 33480



Participant Name: STANLEY T. MILLER
Retirement Account Number: 031038030438

ACCOUNT SUMMARY

REPORTED ACCOUNT VALUE

<u>Current Period</u>	
Brokerage Accounts	\$6,147,180.66
*Cash	\$49,984.76
Total Account Value	\$6,197,165.42
<u>Prior Period</u>	
Total Account Value	\$6,213,838.60

CONTRIBUTION AND DISTRIBUTION SUMMARY

<u>Rollovers</u>	
Current Tax Year	\$0.00
<u>Contributions</u>	
Current Tax Year (2004)	\$0.00
Prior Tax Year (2003)	\$0.00
<u>Employer Contributions</u>	
Received Current Year	\$0.00
<u>Roth Conversions</u>	
Current Tax Year	\$0.00
<u>Distributions</u>	
**Current Tax Year	\$150,000.00

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IMPORTANT ACCOUNT INFORMATION

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031038030438
Page 2 of 3

ACCOUNT INVESTMENTS

Investment Products: • Not FDIC Insured • No Bank Guarantee • May Lose Value

BROKERAGE ACCOUNTS

<u>Description/Account Number</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
BERNARD L MADOFF BRKG ACCT VALUE ZR284	6,163,835.92	6,147,180.66

Total Value of Brokerage Accounts \$6,147,180.66

CASH

<u>Description</u>	<u>Annual Percentage Yield Earned</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
PEAK MONEY MARKET	0.25	50,002.68	49,984.76

Total Value of Cash \$49,984.76

TOTAL ACCOUNT VALUE \$6,197,165.42

ACCOUNT TRANSACTIONS

<u>Transaction Date</u>	<u>Transaction</u>	<u>Transaction Description</u>	<u>Transaction Shares</u>	<u>Transaction Amount</u>
01/02/2004	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2004		-50,000.00
01/16/2004	CASH ADJUSTMENT INCREASE			50,000.00
01/30/2004	INTEREST			4.42
02/02/2004	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2004		-50,000.00
02/26/2004	CASH ADJUSTMENT INCREASE	BERNARD L MADOFF CK#151982		50,000.00
02/27/2004	INTEREST			0.34
03/01/2004	WIRE FEE	POST TO SUSPENSE ACCOUNT: 010000115156.1		-7.50



031038030438
Page 3 of 3

<u>Transaction Date</u>	<u>Transaction</u>	<u>Transaction Description</u>	<u>Transaction Shares</u>	<u>Transaction Amount</u>
03/01/2004	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2004		-50,000.00
03/08/2004	TRANSFER FROM	REFUND PART OF WIRE FEE NSF TO CHARGE \$7.50 ONLY \$7.44 IN A		0.06
03/18/2004	CASH ADJUSTMENT INCREASE	BERNARD L MADOFF CK#152326		50,000.00
03/31/2004	INTEREST			4.76
03/31/2004	FEE COLLECTION			-20.00



Individual Retirement Account Statement
April 1, 2004 - June 30, 2004

Page 1 of 3

008113 0063230 0007 0015318 0006422 0720
STANLEY T. MILLER
333 SUNSET AVENUE APT 605
PALM BEACH FL 33480



Participant Name: STANLEY T. MILLER
Retirement Account Number: 031038030438

ACCOUNT SUMMARY

REPORTED ACCOUNT VALUE

<u>Current Period</u>	
Brokerage Accounts	\$6,197,564.81
*Cash	\$50,064.17
Total Account Value	\$6,247,628.98
<u>Prior Period</u>	
Total Account Value	\$6,197,165.42

CONTRIBUTION AND DISTRIBUTION SUMMARY

<u>Rollovers</u>	
Current Tax Year	\$0.00
<u>Contributions</u>	
Current Tax Year (2004)	\$0.00
Prior Tax Year (2003)	\$0.00
<u>Employer Contributions</u>	
Received Current Year	\$0.00
<u>Roth Conversions</u>	
Current Tax Year	\$0.00
<u>Distributions</u>	
**Current Tax Year	\$299,977.26

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IMPORTANT ACCOUNT INFORMATION

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031038030438
Page 2 of 3

ACCOUNT INVESTMENTS

Investment Products: • Not FDIC Insured • No Bank Guarantee • May Lose Value

BROKERAGE ACCOUNTS

<u>Description/Account Number</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
BERNARD L MADOFF BRKG ACCT VALUE ZR284	6,147,180.66	6,197,564.81

Total Value of Brokerage Accounts \$6,197,564.81

CASH

<u>Description</u>	<u>Annual Percentage Yield Earned</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
PEAK MONEY MARKET	0.25	49,984.76	50,064.17

Total Value of Cash \$50,064.17

TOTAL ACCOUNT VALUE \$6,247,628.98

ACCOUNT TRANSACTIONS

<u>Transaction Date</u>	<u>Transaction</u>	<u>Transaction Description</u>	<u>Transaction Shares</u>	<u>Transaction Amount</u>
04/01/2004	WIRE FEE			-7.50
04/01/2004	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2004		-49,977.26
04/05/2004	TRANSFER FROM	RETURN OF WIRE FEES ASSESSED IN ERROR		52.50
04/19/2004	CASH ADJUSTMENT INCREASE	BERNARD MADOFF CK 153885		50,000.00
04/30/2004	INTEREST			3.40
05/04/2004	IRA DISTRIBUTION	For Tax Year 2004		-50,000.00
05/17/2004	CASH ADJUSTMENT INCREASE	BERNARD L MADOFF CK#154305		50,000.00



031038030438
Page 3 of 3

<u>Transaction Date</u>	<u>Transaction</u>	<u>Transaction Description</u>	<u>Transaction Shares</u>	<u>Transaction Amount</u>
05/28/2004	INTEREST			5.27
06/01/2004	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2004		-50,000.00
06/18/2004	CASH ADJUSTMENT INCREASE			50,000.00
06/30/2004	INTEREST			3.00



Individual Retirement Account Fee Invoice

Page 1 of 1

FEE INVOICE FOR PERIOD 08/01/2004-07/31/2005-RETIREMENT ACCOUNT NUMBER: 031038030438

SIMPLE ADMINISTRATION FEE	\$58.00
TRANSACTION FEE 3 @ \$10.00	\$30.00
TOTAL FEES DUE	\$88.00

IMPORTANT ACCOUNT INFORMATION

Fees are automatically deducted from your Peak Money Market balance immediately after the assessment, if available. If there is insufficient cash in your account, please remit payment upon receipt of this invoice. Your account will be subject to a \$10 collection charge if fees remain unpaid 45 days from the invoice date.

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS

Please Return This Portion With Your Check Made Payable To: Retirement Accounts, Inc.

008113 0083080 0002 0002226 0002226 0820
STANLEY T. MILLER
333 SUNSET AVENUE Apt 605
PALM BEACH FL 33480

Invoice Date: 08/19/2004

Retirement Account Number: 031038030438

Total Fees Due: \$88.00

031038030438100000000088003



008113 0083080 0002 0002226 0002226 0820
STANLEY T. MILLER
333 SUNSET AVENUE Apt 605
PALM BEACH FL 33480



Individual Retirement Account Statement
July 1, 2004 - September 30, 2004

Page 1 of 3

008113 0125626 0002 0024066 0011108 1020
STANLEY T. MILLER
333 SUNSET AVENUE APT 605
PALM BEACH FL 33480



Participant Name: STANLEY T. MILLER
Retirement Account Number: 031038030438

ACCOUNT SUMMARY

REPORTED ACCOUNT VALUE

<u>Current Period</u>	
Brokerage Accounts	\$6,215,554.22
*Cash	\$50,088.77
Total Account Value	\$6,265,642.99
<u>Prior Period</u>	
Total Account Value	\$6,247,628.98

CONTRIBUTION AND DISTRIBUTION SUMMARY

<u>Rollovers</u>	
Current Tax Year	\$0.00
<u>Contributions</u>	
Current Tax Year (2004)	\$0.00
Prior Tax Year (2003)	\$0.00
<u>Employer Contributions</u>	
Received Current Year	\$0.00
<u>Roth Conversions</u>	
Current Tax Year	\$0.00
<u>Distributions</u>	
**Current Tax Year	\$449,977.26

*Only cash on deposit with the Trustee is FDIC insured. No other investments are FDIC insured through the Trustee.

** May include distributions that do not apply toward your required minimum distribution.

IMPORTANT ACCOUNT INFORMATION

Please be sure to review the reverse side of this statement for more important account information and retain this statement for your records. Report any discrepancies to us immediately.

We have expanded the amount of transaction history you can view on iAccount. Beginning August 1, 2004 the transaction history will increase on a daily basis. On February 1, 2005 you will be able to access a full 18 months of transaction history. Please visit our website at www.retirementaccountsinc.com and click on iAccount for more details.

031038030438
Page 2 of 3

ACCOUNT INVESTMENTS

Investment Products: • Not FDIC Insured • No Bank Guarantee • May Lose Value

BROKERAGE ACCOUNTS

<u>Description/Account Number</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
BERNARD L MADOFF BRKG ACCT VALUE ZR284	6,197,564.81	6,215,554.22

Total Value of Brokerage Accounts \$6,215,554.22

CASH

<u>Description</u>	<u>Annual Percentage Yield Earned</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
PEAK MONEY MARKET	0.25	50,064.17	50,088.77

Total Value of Cash \$50,088.77

TOTAL ACCOUNT VALUE \$6,265,642.99

ACCOUNT TRANSACTIONS

<u>Transaction Date</u>	<u>Transaction</u>	<u>Transaction Description</u>	<u>Transaction Shares</u>	<u>Transaction Amount</u>
07/01/2004	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2004		-50,000.00
07/16/2004	CASH ADJUSTMENT INCREASE	BERNARD MADOFF CK 156136		50,000.00
07/30/2004	INTEREST			4.03
08/02/2004	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2004		-50,000.00
08/16/2004	CASH ADJUSTMENT INCREASE	BERNARD MADOFF CK#156632		50,000.00
08/19/2004	FEE COLLECTION			-88.00
08/20/2004	FEE REIMBURSEMENT			100.00



031038030438
Page 3 of 3

<u>Transaction Date</u>	<u>Transaction</u>	<u>Transaction Description</u>	<u>Transaction Shares</u>	<u>Transaction Amount</u>
08/31/2004	INTEREST			5.27
09/01/2004	IRA DISTRIBUTION	MONTHLY DISTRIBUTION For Tax Year 2004		-50,000.00
09/17/2004	CASH ADJUSTMENT INCREASE	BERNARD MADOFF CK#157158		50,000.00
09/30/2004	INTEREST			3.30



Individual Retirement Account Statement
October 1, 2004 - December 31, 2004

Page 1 of 2

008113 4110719 0007 0028090 0013002 0121
STANLEY T. MILLER
333 SUNSET AVENUE APT 605
PALM BEACH FL 33480



Participant Name: STANLEY T. MILLER
Retirement Account Number: 031038030438

ACCOUNT SUMMARY

REPORTED ACCOUNT VALUE

<u>Current Period</u>	
Brokerage Accounts	\$6,344,039.25
*Cash	\$50,127.09
Total Account Value	\$6,394,166.34
<u>Prior Period</u>	
Total Account Value	\$6,265,642.99

CONTRIBUTION AND DISTRIBUTION SUMMARY

<u>Rollovers</u>	
Current Tax Year	\$0.00
<u>Contributions</u>	
Current Tax Year (2004)	\$0.00
Prior Tax Year (2003)	\$0.00
<u>Employer Contributions</u>	
Received Current Year	\$0.00
<u>Roth Conversions</u>	
Current Tax Year	\$0.00
<u>Distributions</u>	
**Current Tax Year	\$449,977.26

*Only cash on deposit with the Trustee is FDIC insured. No other investments are FDIC insured through the Trustee.

** May include distributions that do not apply toward your required minimum distribution.

IMPORTANT ACCOUNT INFORMATION

Please be sure to review the reverse side of this statement for more important account information and retain this statement for your records. Report any discrepancies to us immediately.

As required by law, the fair market value reported on this statement will be furnished to the Internal Revenue Service on IRS Form 5498, if the account is an IRA, SEP, Simple, or Roth account.

Our records indicate that you are age 70½ or older or that you will attain age 70½ in 2005. According to IRS regulations, you are subject to required minimum distributions unless special exceptions apply. Please refer to the article in the January edition of RAI Client News for more information.

Please read the enclosed newsletter for important fee information.

031038030438
Page 2 of 2

ACCOUNT INVESTMENTS

Investment Products: • Not FDIC Insured • No Bank Guarantee • May Lose Value

BROKERAGE ACCOUNTS

<u>Description/Account Number</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
BERNARD L MADOFF BRKG ACCT VALUE ZR284	6,215,554.22	6,344,039.25

Total Value of Brokerage Accounts \$6,344,039.25

CASH

<u>Description</u>	<u>Annual Percentage Yield Earned</u>	<u>Previous Reported Value</u>	<u>Current Reported Value</u>
PEAK MONEY MARKET	0.28	50,088.77	50,127.09

Total Value of Cash \$50,127.09

TOTAL ACCOUNT VALUE \$6,394,166.34

ACCOUNT TRANSACTIONS

<u>Transaction Date</u>	<u>Transaction</u>	<u>Transaction Description</u>	<u>Transaction Shares</u>	<u>Transaction Amount</u>
10/29/2004	INTEREST			10.54
11/18/2004	CASH ADJUSTMENT INCREASE			50,000.00
11/29/2004	TRANSFER OF CASH OUT	RETURN FUNDS TO MADOFF		-50,000.00
11/30/2004	INTEREST			12.90
12/31/2004	INTEREST			14.88